

**STATEMENT OF TYSON PALLISTER**

I am Tyson Pallister. I operated a business called TP Plumbing and Heating. I was a general and subcontractor. My business did both large and small projects. I had a car accident on February 25, 2005. I suffered severe head trauma, which still affects me. My sternum was split all the way down the middle. The metatarsals and my cuboid were totally crushed in my left foot. The dash hit me in the knee and literally blew my leg out my back side, so I don't have a hip anymore. I now have an 8-inch plate on the outside of my hip, an 11-inch rod that runs from the top of my hip down underneath my pelvis, and 8 pins. I have two plates in my foot. My arms were broken. My shoulder was dislocated causing permanent irreversible damage. Because of my injuries, I could not continue with my contracting business and couldn't work at anything for a long time.

My medical bills were about \$130,000. At first, I wasn't worried because my wife, Nikki, took care of the insurance. She made sure we had all kinds of insurance. We had health insurance with Blue Cross, auto insurance, all the insurance we needed. I didn't hire a lawyer because I thought Blue Cross would pay. After I got back from Harborview Hospital in Seattle, we tried to get Blue Cross to pay my medical bills but it refused. First, they wouldn't pay because they said it was a workers' compensation claim. I hired a lawyer and he explained I wasn't on the job when I was injured and so there was no work comp. Then Blue Cross paid some of the bills, about \$22,000 of the \$130,000. They said they wouldn't pay anymore because there was auto insurance.

Even though I was a passenger in the car and the accident wasn't my fault, automobile insurance didn't pay for a few years so I had to sue. In the meantime, my wife and I got turned in for collection on medical bills Blue Cross refused to pay. We mortgaged two pieces of property to pay bills. My wife, my kids and I went through hell. I went from having a successful contracting business to having threats of having our power shut off. We went through bankruptcy. All this time I was recovering from my injuries. When we got the auto insurance money, there wasn't enough to pay our debts because of the accident. We lost land we were buying and wanted to give to our kids. None of this would have happened if Blue Cross had paid the medical bills it was supposed to pay.

We're back on our feet now. I work for the City of Helena. I have health insurance and automobile insurance. I'm here today because I feel if I have health insurance, my medical bills should be paid. Why else do you have insurance? We still owe money we borrowed to pay the medical bills. We have a lawsuit against Blue Cross to pay the medical bills and they still refuse because of the automobile insurance. But there wasn't enough automobile insurance to pay all the our bills even when my attorney cut his fee. When I needed Blue Cross to step forward and pay the bills, they didn't. HB 450 would make what they did to me legal and let them get away with this. I don't want this to happen to anybody else.